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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/624,732	
	Filing Date	July 25, 2000	
	First Named Inventor	Gerald P. Sullivan	
	Group Art Unit	3625	
	Examiner Name	Zurita	
Total Number of Pages in This Submission	2	Attorney Docket Number	23334.001

ENCLOSURES (check all that apply)		
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Firm or Individual name	Cowan, Liebowitz & Latman, P.C.
Signature	
Date	January 27, 2004

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: January 27, 2004			
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Applicant: Gerald P. Sullivan

Serial No. or Patent No.: 09/624,732

Filed: July 25, 2000

Art Unit: 3625

Examiner: James Zurita

Title: **APPARATUS AND METHOD FOR CREATING AND MANAGING A  
FINANCIAL INSTRUMENT**

Commissioner for Patents  
PO Box 1450  
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**GROUP 3600**

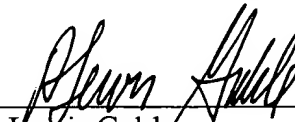
January 27, 2004

**RESPONSE TO SUMMARY OF INTERVIEW**

In his Interview Summary, which was included within the Office Action dated January 2, 2004, Examiner Zurita has characterized the discussion at the interview of December 12, 2003 including the undersigned and Examiners Smith and Zurita as including the statement, "Mr. Gable agrred (sic) SEC Filing is prior art".

The undersigned respectfully but strongly traverses this characterization of the conversations at the December 12, 2003 interview. The undersigned argued that even if the SEC Filing was deemed to be prior art, it would not anticipate or obviate certain claims as presented in this application. The undersigned respectfully indicates that such an argument is by no means an admission that the SEC Filing was prior art.

Respectfully submitted,

  
\_\_\_\_\_  
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